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"Exhibit D"

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PLEASE REPLY TO NEW YORK OFFICE

DIRECT EXTENSION: 2600

April 4, 2014

Tim Danehy
555 Julian Smith Road
Henderson, NC 27537

**Re: American Express Acct. No. ending in 71001
Balance: \$18,110.28**

Dear Mr. Danehy:

Thank you for your call today. Since we spoke about your American Express account debt in addition to discussing your Federal Court suit against us, I am providing you with the disclosures below, although you have already received these disclosures from our local counsel, Mr. Allen, regarding this account.

This is an attempt to collect a debt and any information obtained from you will be used for that purpose. Unless you dispute the validity of the debt, or any portion thereof, within thirty (30) days from your receipt of this letter, the debt will be assumed to be valid by us. If you notify the undersigned in writing within thirty (30) days from your receipt of this letter that the debt or any portion of it is disputed, we will obtain verification of the debt or of a judgment against you, and a copy of such verification or judgment will be mailed to you. Upon your written request within thirty (30) days from your receipt of this letter, we will provide you with the name and address of the original creditor, if different from the current creditor.

Very truly yours,

JAFFE & ASHER LLP

By: 

Lawrence M. Nessenson, Esq

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